

Loss Mitigation Final Report

Debtors: Linda Trohoske **Case No:** 17-11140
Loan No: *****7502 **Judge:** Judge Agresti
Debtor Attorney: Michael S. JanJanin, Esquire **Ch:** 13

Portal Information

The Creditor **was** Registered on the Portal at the time the LMO was issued
The Debtor uploaded a Complete Core LMP Package to the Portal on **02/07/2018**
The Creditor Acknowledged Receipt of Debtor's Uploaded Information on **02/27/2018**

Requests For Loss Mitigation

Requests for Loss Mitigation: 1

Request 1

The Request was filed on **01/22/2018** at docket no. **21**
The Creditor Name on the Request is **MB Financial Bank, National Association**
The Creditor Name as registered on the Portal is **MB Financial Bank, N.A.**
Request denied or ordered to be re-filed? **No**
Loss Mitigation Order **was** filed
Order filed on **02/06/2018** at docket no. **30**

Deadlines

The Debtor did not miss any LMP deadlines

The Creditor did not miss any LMP deadlines

Status Reports

Status Reports Filed: 1

Status Report 1
The Status Report was filed on **04/09/2018** at docket no. **35**

Sua Sponte Deadline Extensions

Sua Sponte Deadline Extensions Filed: 4

The Extension was granted sua sponte by Judge **Judge Agresti** on **06/15/2018** at docket no. **39**

Reason: Additional time was needed to determine if Debtor was eligible for loan modification.

Result: Further time was needed.

Sua Sponte Extension 2

The Extension was granted sua sponte by Judge **Judge Agresti** on **09/25/2018** at docket no. **48**

Reason: Additional time was needed to determine if Debtor was eligible for a loan modification.

Result: Further time was needed.

Sua Sponte Extension 3

The Extension was granted sua sponte by Judge **Judge Agresti** on **12/03/2018** at docket no. **52**

Reason: Additional time was needed to determine if Debtor was eligible for a loan modification.

Result: An Interim Loan Modification offer was presented and accepted by the Debtor.

Sua Sponte Extension 4

The Extension was granted sua sponte by Judge **Judge Agresti** on **03/14/2019** at docket no. **62**

Reason: Additional time was needed to determine if Debtor was eligible for a permanent loan modification.

Result: A permanent loan modification was offered and accepted by the Debtor.

Deadline Extensions

Deadline Extensions Filed: 0

Requests to Terminate / Withdraw

Requests to Terminate / Withdraw Filed: 0

Hearings / Status Conferences

Hearings or Status Conferences Held: 2

Hearing / Status Conference 1

The Hearing / Status Conference was held on **09/19/2018** before **Judge Agresti**

Subject matter: Motion to Extend Time

Outcome: Motion was granted.

An order **was** issued on **09/25/2018** at docket no. **48**

Hearing / Status Conference 2

The Hearing / Status Conference was held on **05/15/2019** before **Judge Agresti**

Subject matter: Motion to Extend Time and Motion to Approve Loan Modification Agreement

Outcome: Motion to Approve Loan Modification Agreement was granted.

An order **was** issued on **05/16/2019** at docket no. **77**

Results

There **was** a Trial Loan Modification
An Interim Mortgage Modification Order **was** issued on **12/20/2018** at docket no. **57**

Outcome:

The outcome of the LMP was **Loan Modification**

Details and Terms: The maturity date of the loan was extended and the mortgage is to be treated as it is no longer in arrears.

I have reviewed the details set forth above. I, Michael S. JanJanin, Esquire, am verifying, subject to perjury, the accuracy of the information set forth in this Loss Mitigation Final Report.

/s/Michael S. JanJanin

Michael S. JanJanin, Esquire

Attorney ID# 38880

Email Address: mjanjanin@quinnfirm.com

2222 West Grandview Blvd., Erie, PA 16506

(814)833-2222

Attorney for: Linda Trohoske

Date Report Completed: 05/17/2019

Borrower Name: Trohoske, Linda
Property Address: 2530 North Tracy Drive Erie, PA 16505
Servicer Name: MB Financial Bank, N.A.
Loan Number: [REDACTED]

Full History

Date	Activity By	Action Taken
02/07/2018 01:49:21 PM ET	Attorney	File Submitted
File Submitted by Michael Janjanin. The following documents were submitted:		
Trohoske [REDACTED] - Borrower Authorization (Added 02-07-2018) Trohoske [REDACTED] - HAMP Request for Mortgage Assistance (RMA) (Added 02-07-2018) Trohoske [REDACTED] - Uniform Borrower Assistance Form (Added 02-07-2018) Trohoske [REDACTED] - Mortgage Assistance Application Form 710 (Added 02-07-2018) Trohoske [REDACTED] - Financial Statement (Added 02-07-2018) Trohoske [REDACTED] - Hardship Letter (Added 02-07-2018) Trohoske [REDACTED] - IRS Form 4506-T (Borrower) (Added 02-07-2018) Trohoske [REDACTED] - Dodd-Frank Certification (Added 02-07-2018) Trohoske [REDACTED] - Government Monitoring Data (Added 02-07-2018) Trohoske [REDACTED] - Borrower Income (Wages) - Most recent 2 pay stubs (Added 02-07-2018) Trohoske [REDACTED] - Social Security Income - Proof of payment (Added 02-07-2018) Trohoske [REDACTED] - Most Recent 2 Months Bank Statements (Added 02-07-2018) Trohoske [REDACTED] - Most Recent 2 Tax Returns (Added 02-07-2018) Trohoske [REDACTED] - Proof of Occupancy (Added 02-07-2018) Trohoske [REDACTED] - Loss Mitigation Order (Added 02-07-2018)		

02/27/2018 10:58:51 AM ET	Servicer	File Opened
File Opened by Bryan Price		

03/06/2018 01:34:38 PM ET	Servicer	Docs Incomplete Notice
File Rejected by: Apriel Parrish. Reason: Incomplete Package Due Date: 03-31-2018 Message: <ul style="list-style-type: none">• Borrower Income (Wages) - Most recent 2 pay stubs: Current and consecutive pay stubs dated within the last 30 days. Pay stubs must show at least 30 days of year-to-date earnings. The pay stubs received do not show year-to-date earnings• Most Recent 2 Months Bank Statements: January and February bank statements on all accounts, including all pages, even if blank. *Printouts will not be accepted*		

03/06/2018 01:36:00 PM ET	Servicer	Account Change
---------------------------	----------	----------------

Date

Activity By

Action Taken

File Changed by: Apriel Parrish.

Comment:

Incomplete Package

Due Date: 03-31-2018

Message:

- **Borrower Income (Wages) - Most recent 2 pay stubs:** see letter
- **Most Recent 2 Months Bank Statements:** see letter

[Trohoske \(Loan \[REDACTED\] - 6077502 TROHOSKE.pdf \(Added 03-06-2018\)](#)

03/06/2018 04:15:53 PM ET	Attorney	Message Sent
<p>From: Michael JanJanin (Borrower Attorney)</p> <p>Message: Thank you. We will request this information from our Client and get it to you as soon as possible.</p>		

03/29/2018 09:29:19 AM ET	Attorney	File Resubmitted
<p>Michael JanJanin resubmitted file for review:</p> <p>Reason: Completed Package</p> <p>Message: Please find attached additional paystubs for the Debtor, as well as Citizens Bank account statements and information for Direct Express. Please note the YTD information on the pay records have stars next to them. Should you need anything further, please let me know. Thank you.</p> <p>Attached Files:</p> <p>Trohoske (Loan [REDACTED] - Borrower Income (Wages) - Most recent 2 pay stubs Update 1 (Added 03-29-2018)</p>		

03/29/2018 09:32:42 AM ET	Servicer	File Opened
<p>File Opened by Bryan Price</p>		

04/09/2018 09:25:19 AM ET	Attorney	Status Report Created
<p>Michael JanJanin created Status Report</p>		
<p>Download Status Report</p>		

04/09/2018 09:28:15 AM ET	Attorney	Status Report Edited
<p>Michael JanJanin edited Status Report</p>		
<p>Download Status Report Update 1</p>		

04/09/2018 04:30:38 PM ET	Servicer	Docs Incomplete Notice
---------------------------	----------	------------------------

Date

Activity By

Action Taken

File Rejected by: Apriel Parrish.

Reason: Incomplete Package

Due Date: 05-06-2018

Message:

- **Uniform Borrower Assistance Form:** the application on file is over 60 days old. sent the borrower a blank hardship app to complete on 4/06/18
- **Hardship Letter:** the hardship letter on file is over 60 days old. please provide an updated hardship letter, signed and dated
- **IRS Form 4506-T (Borrower):** The 4506-t form on file is over 60 days old. Sent a blank 4506-t form to the borrower to complete on 4/06/18
- **Borrower Income (Wages) - Most recent 2 pay stubs:** Need the current 30 days proof of income. If paid bi-weekly, please provide at least 2 consecutive pay stubs. If paid weekly, please provide at least four consecutive pay stubs. Pay stubs must cover at least 30 days of year-to-date earnings.
- **Most Recent 2 Months Bank Statements:** Please provide the March bank statement

04/10/2018 01:55:30 PM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: RE: Docs Incomplete Notice

Message:

You have indicated that the Uniform Borrower Assistance Form is outdated and that you sent the Debtor a blank hardship application to complete on 4/6/2018. I am not clear as to whether the form you are referring to is the Fannie Mae/Freddie Mac Form 710 or a different form. Please provide me with a copy, via the Portal, of what you have sent to our Client. In accordance with Local Bankruptcy Court Rules, all material communications must be done through the Portal.

In the meantime, we will obtain the information/updated forms you have requested. Thank you.

04/12/2018 01:46:20 PM ET

Servicer

File Resubmitted

Apriel Parrish resubmitted file for review:

Reason: Completed Package

Message: hardship application

Attached Files:

[Trohoske \(Loan\) \[REDACTED\] - HAMP Request for Mortgage Assistance \(RMA\) \(Added 04-12-2018\)](#)

04/12/2018 01:46:34 PM ET

Servicer

File Opened

File Opened by Apriel Parrish

04/12/2018 01:56:18 PM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: RE: File Resubmitted

Message:

Thank you. We will have our client fill out the MB Financial Bank Hardship Assistance Request Application and return it to you as soon as possible.

04/12/2018 02:12:28 PM ET

Servicer

Message Sent

Date

Activity By

Action Taken

From: Apriel Parrish (Servicer)
Subject: RE: Docs Incomplete Notice
Message:
Hello,

The hardship application, hardship letter, and the 4506-t form is dated back in January. We need updated documents. Please see attached. The hardship letter just needs the date updated if the hardship hasn't changed. The pay stubs don't show year-to-date earnings, and the March bank statement is needed. The bank statements requirement is the most recent two months of bank statements (Since we are in the month of April, we need February and March). Bank statements must show the bank's name and address, account holder's name and address, account number, and transaction history. Please include all pages, even if blank.

Attached Files:

Trohoske (Loan [REDACTED] - Hardship Assistance Request Application.pdf (Added 04-12-2018)
Trohoske (Loan [REDACTED] - 4506t.pdf (Added 04-12-2018)

04/12/2018 02:41:31 PM ET	Attorney	Message Sent
<p>From: Michael JanJanin (Borrower Attorney) Subject: RE: Docs Incomplete Notice Message: The last paystubs we provided to you did include stubs for YTD through January and YTD following the March 15, 2018 paystub. I had put stars next to them. I will have my client check with her employer to see if anything can be provided that shows a YTD on each paystub. We have already requested the March bank statement from our client. Once we receive the updated documents from our Client, I will forward them to promptly.</p>		

05/04/2018 08:56:54 AM ET	Attorney	Message Sent
<p>From: Michael JanJanin (Borrower Attorney) Message: Please find attached the following: 1) Hardship Letter dated 4/28/2018; 2) IRS Form 4506 dated 4/28/2018; 3) Uniform Borrower Assistance Form dated 4/28/2018; 4) Additional Bank Statements; 5) Additional Paystubs. Please note that we have also forwarded the MB Financial Bank Hardship Assistance Request Application to our Client and will provide that upon receipt. Should you have any questions, please feel free to contact me.</p>		
<p>Attached Files: Trohoske [REDACTED] - Hardship Letter Update 1 (Added 05-04-2018) Trohoske [REDACTED] - IRS Form 4506-T (Borrower) Update 1 (Added 05-04-2018) Trohoske [REDACTED] - Uniform Borrower Assistance Form Update 1 (Added 05-04-2018) Trohoske [REDACTED] - Bank Statements Update 1 (Added 05-04-2018) Trohoske [REDACTED] - Pay Stubs (Added 05-04-2018)</p>		

05/04/2018 09:44:34 AM ET	Servicer	Docs Incomplete Notice
---------------------------	----------	------------------------

Date

Activity By

Action Taken

File Rejected by: Apriel Parrish.

Reason: Incomplete Package

Due Date: 05-06-2018

Message:

- **Most Recent 2 Months Bank Statements:** The bank statements that were received for the account ending in xxx765-4 with Citizens Bank are incomplete. Bank statement shows there are 5 pages, only page 1 and 2 were submitted

05/04/2018 10:12:24 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: RE: Docs Incomplete Notice

Message:

Thank you. I will forward this onto our client.

05/04/2018 11:56:41 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Hardship Assistance Request Application - MB Financial Bank

Message:

Attached is the MB Financial Bank Hardship Assistance Application. We have also notified our Client to provide us with a complete copy of the requested bank statement.

Attached Files:

[Trohoske \(Loan\) \[REDACTED\] - MB Fin. Hardship App \(Added 05-04-2018\)](#)

05/16/2018 10:50:51 AM ET

Attorney

File Resubmitted

Michael JanJanin resubmitted file for review:

Reason: Completed Package

Message: Attached is the complete bank statement for the Citizens Bank account for the period of March 24th through April 24th.

Attached Files:

[Trohoske \(Loan\) \[REDACTED\] - Most Recent 2 Months Bank Statements Update 2 \(Added 05-16-2018\)](#)

05/24/2018 09:19:57 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Follow-up

Message:

Good morning. I just wanted to follow on this matter. Do you need anything further for a complete package? Thank you.

05/24/2018 12:21:12 PM ET

Servicer

File Opened

File Opened by Apriel Parrish

05/24/2018 12:32:56 PM ET

Servicer

Message Sent

Date

Activity By

Action Taken

From: Apriel Parrish (Servicer)

Subject: RE: Follow-up

Message:

Is this file currently in mediation?

05/24/2018 01:20:57 PM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: RE: Follow-up

Message:

Ms. Trohoske is currently in a Chapter 13 Bankruptcy. A Loss Mitigation Order was entered in the Bankruptcy Case. For your reference, I am attaching an additional copy of the Order.

We have submitted what we believe to be all of the additional documents that have been requested. Can you let me know the status of the request? Thank you.

Attached Files:

[Trohoske \(Loan \[REDACTED\] - LMP Order \(Added 05-24-2018\)](#)

05/31/2018 11:12:10 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Follow-up

Message:

Good morning. I just wanted to follow up on this matter. Can you let me know the status of this request? Thank you.

06/04/2018 10:05:13 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Motion to Extend Time

Message:

Please find attached a copy of a Motion to Extend Time that was filed with the Bankruptcy Court this morning.

Attached Files:

[Trohoske \(Loan \[REDACTED\] - Motion to Extend \(Added 06-04-2018\)](#)

06/07/2018 02:47:55 PM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Follow-up

Message:

Good afternoon. Can you let me know the status of this account? Does the Debtor need to supply any additional documents? Thank you.

06/08/2018 09:49:12 AM ET

Servicer

Docs Complete Notice

Date

Activity By

Action Taken

File Completed by: Apriel Parrish.

Message:

HARDSHIP PACKET HAS BEEN DEEMED COMPLETE. DEADLINE FOR REVIEW IS 07/06/18

06/08/2018 09:55:00 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: RE: Docs Complete Notice

Message:

Thank you.

06/15/2018 04:14:45 PM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Motion to Extend

Message:

Please find attached a copy of the Order extending the Loss Mitigation Period through August 6, 2018.

Attached Files:

[Trohoske \(Loan\) \[REDACTED\] - Order \(Added 06-15-2018\)](#)

07/30/2018 12:17:06 PM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Follow-Up

Message:

Please provide us with a status report on this matter. You previously indicated that the deadline for review of the loss mitigation package was July 6th. We have not heard from you. Thank you.

08/03/2018 11:04:03 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: 2nd Motion to Extend

Message:

Please find attached a Second Motion to Extend the Loss Mitigation Period that has been filed with the Court. Please provide me with a status update on this matter.

Attached Files:

[Trohoske \[REDACTED\] - EXTENSION \(Added 08-03-2018\)](#)

08/08/2018 12:33:04 PM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Status

Message:

Can you please provide me with a status update on this matter? Thank you.

Date

Activity By

Action Taken

08/10/2018 10:22:53 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Status

Message:

Please provide me with a status report on this matter.

09/26/2018 11:17:18 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Order Extending Loss Mitigation Period

Message:

Please find attached an Order entered by Judge Agresti extending the Loss Mitigation Period through and including November 26, 2018. Please provide me with a status report on this matter via the Portal promptly. Thank you.

Attached Files:

Trohoske (Loan) [REDACTED] - ORDER/EXTEND (Added 09-26-2018)

09/28/2018 04:56:04 PM ET

Servicer

Message Sent

From: Kristen McClain (Servicer)

Subject: RE: Order Extending Loss Mitigation Period

Message:

Loss Mitigation has been opened as of 9/28/18. The documents will be reviewed by 10/1/18.

Thank you,

10/01/2018 08:57:21 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: RE: Order Extending Loss Mitigation Period

Message:

Thank you.

10/02/2018 08:49:34 AM ET

Servicer

Message Sent

Date

Activity By

Action Taken

From: Kristen McClain (Servicer)

Subject: RE: Order Extending Loss Mitigation Period

Message:

Good Morning,

The documents that were received were reviewed on 10/1/18. The documents are outdated and we are in need of updated documents. Please provide the following documents no later than the deadline date of 10/31/18:

- Hardship Application
- Signed and dated hardship letter
- 4506t form
- 30 days of the most recent and consecutive pay stubs
- 60 days of the most recent and consecutive bank statements
- 2017 tax return signed and dated

Again, the deadline to return the above listed documents is 10/31/18 by 3 PM EST.

I have sent a letter to the borrower listing the requested documents, as well as, a blank 4506t and hardship application.

Thank you,

Kristen McClain

10/12/2018 11:02:31 AM ET

Servicer

Account Change

File Changed by: Kristen McClain.

Change(s):

Status changed from Doc Review Completed to Incomplete.

Comment:

Incomplete Package

Due Date: 10-31-2018

Message:

- **Uniform Borrower Assistance Form:** The current Application is outdated.
- **Hardship Letter:** The current is outdated.
- **IRS Form 4506-T (Borrower):** currently incomplete/outdated.
- **Most Recent 2 Months Bank Statements:** Need the most recent/consecutive
- **Most Recent 2 Tax Returns:** only need 2017 tax returns signed/dated
- **Pay Stubs:** Need 30 days most recent/consecutive

10/30/2018 11:38:05 AM ET

Attorney

File Resubmitted

Michael JanJanin resubmitted file for review:

Reason: Completed Package

Message: Please find attached the following: 1) IRS Form 4506-T 2) MB Financial Bank Hardship Assistance Request Application 3) Hardship Letter 4) Debtor's Paystubs 5) Citizens Bank Statements 6) Direct Express Transaction Summaries 7) 2017 Tax Return Should you need anything else, please let me know.

Attached Files:

Trohoske (Loan [REDACTED] - Documents Requested (Added 10-30-2018)

10/30/2018 03:36:25 PM ET

Servicer

File Opened

Date

Activity By

Action Taken

File Opened by Kristen McClain

10/30/2018 03:59:22 PM ET

Servicer

Docs Incomplete Notice

File Rejected by: Kristen McClain.

Reason: Incomplete Package

Due Date: 10-31-2018

Message:

- **Borrower Income (Wages) - Most recent 2 pay stubs:** THE INCOME BEING PROVIDED DOES NOT SHOW YEAR-TO-DATE EARNINGS AND DEDUCTIONS

10/30/2018 04:00:11 PM ET

Servicer

Message Sent

From: Kristen McClain (Servicer)

Subject: RE: File Resubmitted

Message:

The pay stubs provided do not show the year-to-date earnings or deductions. This is a requirement for review.

thank you,

10/30/2018 04:09:37 PM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: RE: File Resubmitted

Message:

We have requested additional information from our client. Thank you.

10/31/2018 03:25:17 PM ET

Attorney

File Resubmitted

Michael JanJanin resubmitted file for review:

Reason: Completed Package

Message: Please find attached additional paystubs from Ms. Trohoske showing YTD income and deductions.

Attached Files:

[Trohoske \(Loan\) \[REDACTED\] - Paystubs w/ YTD \(Added 10-31-2018\)](#)

11/01/2018 01:08:55 PM ET

Servicer

File Opened

File Opened by Kristen McClain

11/01/2018 01:12:09 PM ET

Servicer

Docs Complete Notice

File Completed by: Kristen McClain.

Message:

The LMT file is now complete. Deadline to complete the review is 12/01/18.

Date

Activity By

Action Taken

11/21/2018 11:29:26 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Extension of Time

Message:

Please find attached a Motion to Extend the Loss Mitigation Period that has been filed with the Court.

Please provide me with an update regarding the status of this matter.

Thank you.

Attached Files:

[Trohoske \(Loan \[REDACTED\] - 3rd Motion to Extend \(Added 11-21-2018\)](#)

11/21/2018 11:56:18 AM ET

Servicer

Message Sent

From: Kristen McClain (Servicer)

Subject: RE: Extension of Time

Message:

Good Morning,

Please provide clarification as to what the borrower is requesting be extended. The file was completed as of 11/1/18 and a decision is due to the borrower by the end of next week.

Thank you!

11/21/2018 12:07:42 PM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: RE: Extension of Time

Message:

The Bankruptcy Court set a deadline of November 26, 2018 for the Loss Mitigation Period to expire. That is the deadline we are requesting be extended.

11/21/2018 12:10:49 PM ET

Servicer

Message Sent

From: Kristen McClain (Servicer)

Subject: RE: Extension of Time

Message:

Understood, thank you for the clarification. Since the file was completed, there is no longer a deadline, for the borrower, to expire. At this time, we are using the documentation provided to attempt to offer the borrower a retention option. We will send a decision letter by the end of next week and I will update on the DMM Portal as well.

Thank you,

11/21/2018 12:12:29 PM ET

Attorney

Message Sent

Date

Activity By

Action Taken

From: Michael JanJanin (Borrower Attorney)

Subject: RE: Extension of Time

Message:

Thank you!

11/21/2018 12:38:14 PM ET

Servicer

Message Sent

From: Kristen McClain (Servicer)

Subject: RE: Extension of Time

Message:

You are welcome.

Have a great Thanksgiving!

11/21/2018 12:43:33 PM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: RE: Extension of Time

Message:

You too!

11/30/2018 08:55:28 AM ET

Servicer

Message Sent

From: Kristen McClain (Servicer)

Subject: RE: Extension of Time

Message:

Good Morning,

The analyst stated that FHA is requesting additional proof of income. We have the Social Security Award letter for the daughter, however, they need bank statements showing the deposits for verification.

Can you please provide 60 days of bank statements showing the deposits of the daughter's Social Security in the amount of \$1,110.00?

Thank You

11/30/2018 10:54:46 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: RE: Extension of Time

Message:

We will request this information from our Client. Thank you.

Date

Activity By

Action Taken

12/03/2018 10:22:49 AM ET

Attorney

Message Sent

From: Michael Janjanin (Borrower Attorney)

Subject: Social Security Income

Message:

Per your request, please find attached the Direct Express Payment Processing Services statements that show the deposits from the Social Security Administration. I have starred the deposits for your convenience. Let me know if you need anything further.

Attached Files:

[Trohoske \(Loan \[REDACTED\] - Social Security Income - Proof of payment Update 1 \(Added 12-03-2018\)](#)

12/03/2018 03:57:30 PM ET

Attorney

Message Sent

From: Michael Janjanin (Borrower Attorney)

Subject: Order

Message:

Please find attached an Order entered extending the Loss Mitigation Period through and including February 1, 2019.

Attached Files:

[Trohoske \(Loan \[REDACTED\] - Order Update 1 \(Added 12-03-2018\)](#)

12/04/2018 04:03:45 PM ET

Servicer

Message Sent

From: Kristen McClain (Servicer)

Subject: RE: Order

Message:

The documents have been forwarded to the analyst for review.

Thank you,

12/04/2018 04:37:35 PM ET

Attorney

Message Sent

From: Michael Janjanin (Borrower Attorney)

Subject: RE: Order

Message:

Thank you.

12/17/2018 03:41:57 PM ET

Servicer

Decision Reported

Decision reported by Kristen McClain.

Message: Approved: Please see the attachment. The borrower was approved for a Trial Payment Plan Agreement.

Attached Files:

[Trohoske \(Loan \[REDACTED\] - TROHOSKE 6077502.pdf \(Added 12-17-2018\)](#)

12/19/2018 10:26:29 AM ET

Attorney

Message Sent

Date

Activity By

Action Taken

From: Michael JanJanin (Borrower Attorney)

Subject: RE: Decision Reported - Approved

Message:

Please find attached the executed Trial Modification Agreement. Please advise what address you would like the original sent to. The agreement is not clear on this point. I am also attaching a copy of a Proposed Order that will be filed with the Court in regards to approval of this Trial Modification Agreement.

Attached Files:

[Trohoske \(Loan \[REDACTED\] - Trial Modification \(Added 12-19-2018\)](#)

[Trohoske \(Loan \[REDACTED\] - Proposed Order \(Added 12-19-2018\)](#)

12/20/2018 08:27:26 AM ET

Servicer

Message Sent

From: Kristen McClain (Servicer)

Subject: RE: Decision Reported - Approved

Message:

You may mail the letter of agreement to 2251 Rombach Ave. Wilmington, OH. 45177.

The electronic copy will suffice, however.

Thank you!

12/20/2018 04:35:38 PM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Interim Mortgage Modification Order

Message:

Please find attached a copy of the Interim Mortgage Modification Order that has been entered by the Court.

Attached Files:

[Trohoske \(Loan \[REDACTED\] - Order Update 2 \(Added 12-20-2018\)](#)

03/08/2019 09:03:52 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Permanent Loan Modification

Message:

Good morning. I wanted to follow up with you in regards to whether or not the lender would be offering a permanent loan modification to our Client. Please advise as soon as possible. Thank you.

03/11/2019 03:43:58 PM ET

Servicer

Message Sent

Date

Activity By

Action Taken

From: Kristen McClain (Servicer)
Subject: RE: Permanent Loan Modification
Message:

Hello,

The borrower's final Trial Plan Payment is due no later than 3/30/19 in the amount of \$1,256.25. Once the final Trial Plan Payment has been received and processed, the analyst will do the final modification calculations and send them out for execution.

Thank you,

03/12/2019 04:06:37 PM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)
Subject: Motion
Message:

Please find attached a Motion to Extend the Loss Mitigation Period that has been filed. Thank you.

Attached Files:

[Trohoske \(Loan\) \[REDACTED\] - Motion to Extend Update 1 \(Added 03-12-2019\)](#)

03/15/2019 08:46:12 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)
Subject: Order
Message:

Please find attached a copy of the Order entered by the Court in regards to the Motion to Extend the Loss Mitigation Period. Please note the Loss Mitigation Period has been extended to May 13, 2019. The Court has also scheduled a Status Conference for May 13, 2019 at 11:00 a.m.

Attached Files:

[Trohoske \(Loan\) \[REDACTED\] - Order Update 3 \(Added 03-15-2019\)](#)

05/02/2019 09:54:35 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)
Message:

Can you please give me an update as to whether Debtor qualifies for a permanent loan modification? The Loss Mitigation Period is set to expire on May 13, 2019. Thank you.

05/02/2019 10:56:06 AM ET

Servicer

Message Sent

Date

Activity By

Action Taken

From: Kristen McClain (Servicer)

Subject: RE: Message Sent

Message:

Hello,

Please see the attached unrecorded loan modification agreement signed by the borrower.

Thank you,

Attached Files:

[Trohoske \(Loan\) \[REDACTED\] - Unrecorded loan modification agreement.pdf \(Added 05-02-2019\)](#)

05/03/2019 09:34:43 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: RE: Message Sent

Message:

This agreement must be approved by the Bankruptcy Court. Please find attached a Motion to Approve Loan Modification Agreement that was filed with the Court this morning.

Also, please allow this to serve as a reminder that pursuant to Local Bankruptcy Rules any material communications regarding the Debtor's request for loss mitigation are to be done through this Portal.

Attached Files:

[Trohoske \(Loan\) \[REDACTED\] - Motion to Approve \(Added 05-03-2019\)](#)

05/03/2019 10:22:36 AM ET

Servicer

Message Sent

From: Kristen McClain (Servicer)

Subject: RE: Message Sent

Message:

Good Morning,

This is currently pending approval with the Bankruptcy Attorney.

Thank you,

05/17/2019 09:25:05 AM ET

Attorney

Message Sent

From: Michael JanJanin (Borrower Attorney)

Subject: Order

Message:

Attached is the Order entered by the Court approving the loan modification.

Attached Files:

[Trohoske \(Loan\) \[REDACTED\] - Order Update 4 \(Added 05-17-2019\)](#)

